

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Cynthia Bodnar
Debtor(s)

Bankruptcy Case No.: 20-20544-GLT
Issued Per Aug. 27, 2020 Proceeding
Chapter: 13
Docket No.: 35 – 6, 29
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 14, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$822 as of September 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The claim of AmeriCredit Financial Services, Inc. (Claim No. 2) governs as to the amount, to be paid at the terms of the plan with the payment to be determined by the Trustee as secured.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: September 2, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Cynthia Bodnar
 Debtor

Case No. 20-20544-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2020.

db
 15200382 +Cynthia Bodnar, 107 Canyon Court, Latrobe, PA 15650-2505
 +AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 15200387 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15200389 +Kenneth Bodnar, 107 Canyon Court, Latrobe, PA 15650-2505
 15200394 +Southern Credit Adjusters, Inc., PO Box 2764, Rocky Mount, NC 27802-2764
 15200395 +Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
 15233100 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 03 2020 04:57:29
 Americredit Financial Services, Inc. DBA GM Financ, P.O Box 183853,
 Arlington, TX 76096-3853
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 03 2020 05:03:19
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 03 2020 05:04:28
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15205578 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 03 2020 04:57:29
 Americredit Financial Services, Inc., DBA GM Financial, P.O Box 183853,
 Arlington, TX 76096
 15200383 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 03 2020 04:57:29
 Americredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
 15200384 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:04:21 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15200385 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:03:14 Capital One / Saks F,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15200386 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 03 2020 05:03:34
 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15206148 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 03 2020 05:04:26
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 15234866 E-mail/Text: bnc-quantum@quantum3group.com Sep 03 2020 04:57:44
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 15200388 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Sep 03 2020 04:59:39 Genesis Bc/Celtic Bank,
 Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
 15232451 E-mail/PDF: resurgentbknofications@resurgent.com Sep 03 2020 05:02:34 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15200390 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 03 2020 05:03:32
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 15214164 E-mail/PDF: MerrickBKNofications@Resurgent.com Sep 03 2020 05:04:08 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 15200391 +E-mail/PDF: MerrickBKNofications@Resurgent.com Sep 03 2020 05:04:08
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 15226609 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 03 2020 05:02:23
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15221493 E-mail/Text: bnc-quantum@quantum3group.com Sep 03 2020 04:57:44
 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
 15200393 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 03 2020 04:59:01 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 15216150 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 03 2020 04:59:01 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 15200706 +E-mail/PDF: gecsedirecoverycorp.com Sep 03 2020 05:02:02 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15234407 E-mail/Text: tidewaterlegalebn@twcs.com Sep 03 2020 04:57:21 Tidewater Finance Company,
 P.O. Box 13306, Chesapeake, VA 23325

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Capital One Auto Finance
 cr Quicken Loans Inc.

15200392 ##+Northern Leasing Systems, Inc, 333 7th Avenue, 3rd Floor, New York, NY 10001-5125

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 28

Date Rcvd: Sep 02, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

Corey J. Sacca on behalf of Debtor Cynthia Bodnar csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;
3230706420@filings.docketbird.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Laurence A. Mester on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com,
jschwartz@mesterschwartz.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5